



Centers for Medicare & Medicaid Services

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Today's Talk

- **Centers for Medicare & Medicaid Services**
- **Medicare Coverage & Enrollment**
- **Original Medicare Plan**
- **Other Medicare Health Plan Choices**
- **Medicare Prescription Drug Benefit**
- **Learn More About Medicare**



Centers for Medicare & Medicaid Services (CMS)

- Medicare
- Medicaid
- State Children's Health Insurance Program

**1-877-KIDS NOW
(1-877-543-7669)**

- Health Insurance Marketplace



What is Medicare?

Medicare is a health insurance program for:

- **People age 65 or older**
- **Some people with disabilities under age 65**
- **People with End-Stage Renal Disease**



Enrolling in Medicare

If you are receiving Social Security or Railroad Retirement Board benefits:

- **Automatically enrolled the first day of the month you turn 65**

If you are not receiving Social Security or Railroad Retirement Board benefits:

- **Call Social Security about 3 months before turning 65 to apply for Medicare**
- **You are a US citizen or lawfully present in the United States**

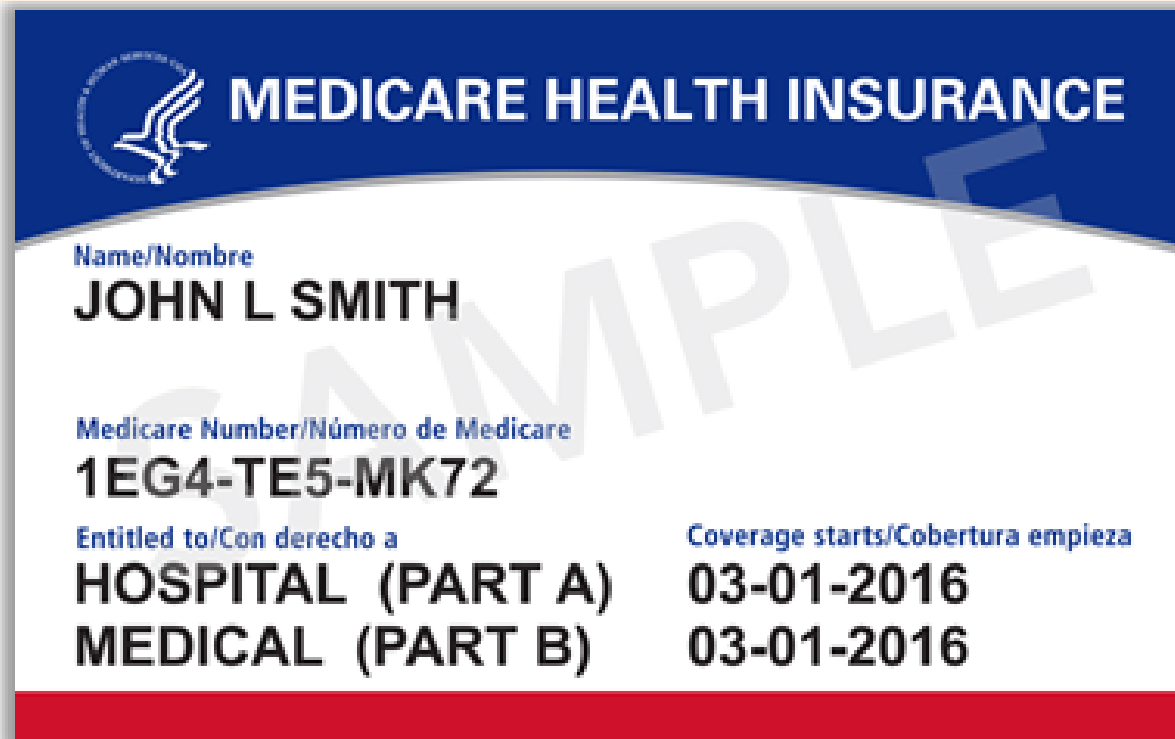
You have a choice

- Beneficiaries can **delay** Part B due to continued work after age 65
- Beneficiaries can **delay** Part B due to coverage under spouses active employer plan
- COBRA is not considered active employer coverage
- Beneficiaries can **decline** Part B completely
 - limited times to enroll later
 - may suffer penalties

General Enrollment Period (GEP)

- **GEP**
 - **For people who didn't sign up for Part B (or premium Part A) during Initial Enrollment Period**
- **Occurs January 1 through March 31 annually**
- **Coverage starts July 1**
- **May have to pay a lifetime penalty**
 - **10% for each 12 months eligible but not enrolled**

Your Medicare Card



Medicare: Part A Hospital Insurance

- **Inpatient hospital care**
- **Limited skilled nursing home care**
- **Home health care**
- **Hospice care**



Part A Cost Sharing

For Each Benefit Period in 2019	You Pay
Days 1-60	\$1,364 deductible
Days 61-90	\$341 per day
Days 91-150	\$682 per day (60 lifetime reserve days)
All days after 150	All Costs

- **Benefit period begins first day of an inpatient hospital stay and ends after discharged for 60 consecutive days**

Part A Cost Sharing

- Skilled Nursing Facility Services**

For Each Benefit Period in 2019	You Pay
Day 1-20	\$0
Days 21-100	\$170.50 per day
All days after 100	All Costs

– Medicare does not pay beyond 100 days in a benefit period

Part A Cost Sharing

- **Home Health Services**
 - Medicare pays **100%** for all covered services as long as patient meets the criteria and it is medically necessary

Part A Cost Sharing

- **Hospice Services**
 - **Comprehensive benefits with few areas of cost sharing in 2019**
 - **Up to \$5** per prescription
 - **Up to 5%** of inpatient respite care

Part B Medical Insurance

- **Doctors' services**
- **Outpatient hospital care**
- **Lab and x-ray tests**
- **Limited ambulance transportation**
- **Medical equipment**
- **Other outpatient services**

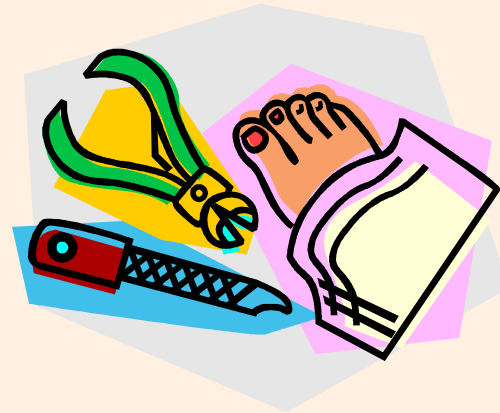
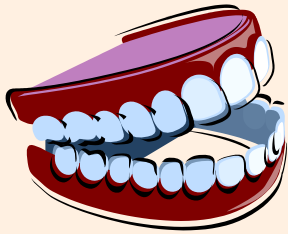


Part B Cost Sharing 2019

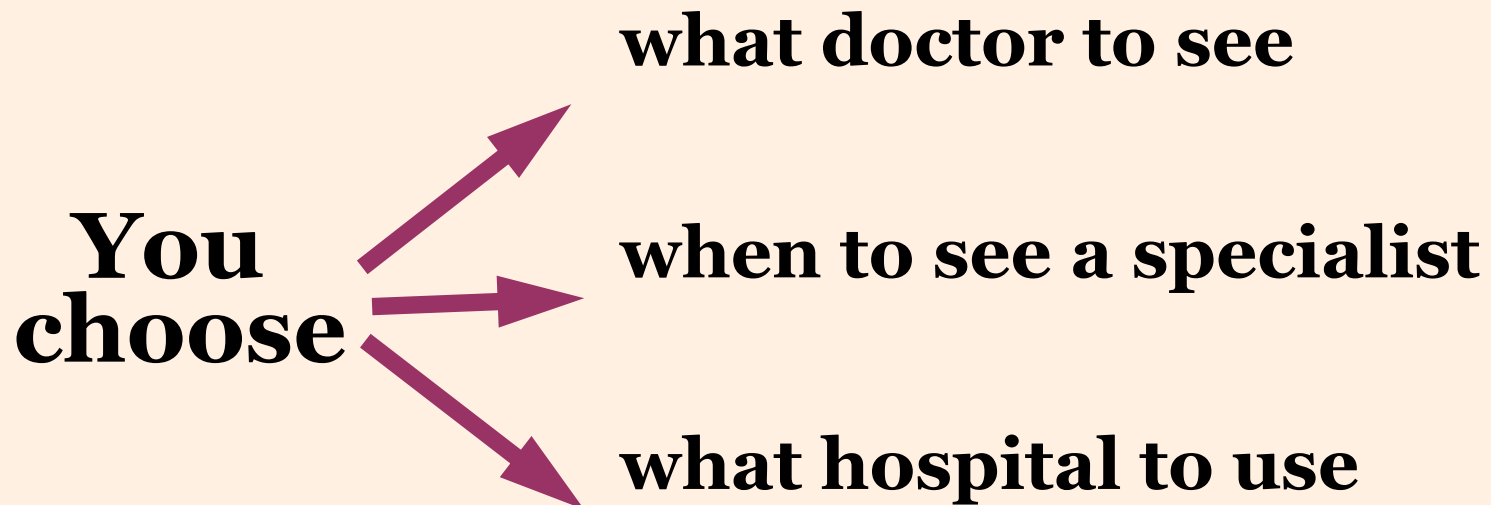
- **\$135.50** monthly premium
 - However, most will continue to pay what they did last year
- **\$185** annual deductible
- **20%** of Medicare approved amount
- **Up to 15%** above Medicare approved amount if doctor does not accept assignment

Medicare: Not Covered

- Annual physical exam
- Long-term care
- Dentures
- Hearing aids
- Eyeglasses
- Routine foot care
- No coverage outside U.S.



Original Medicare Plan

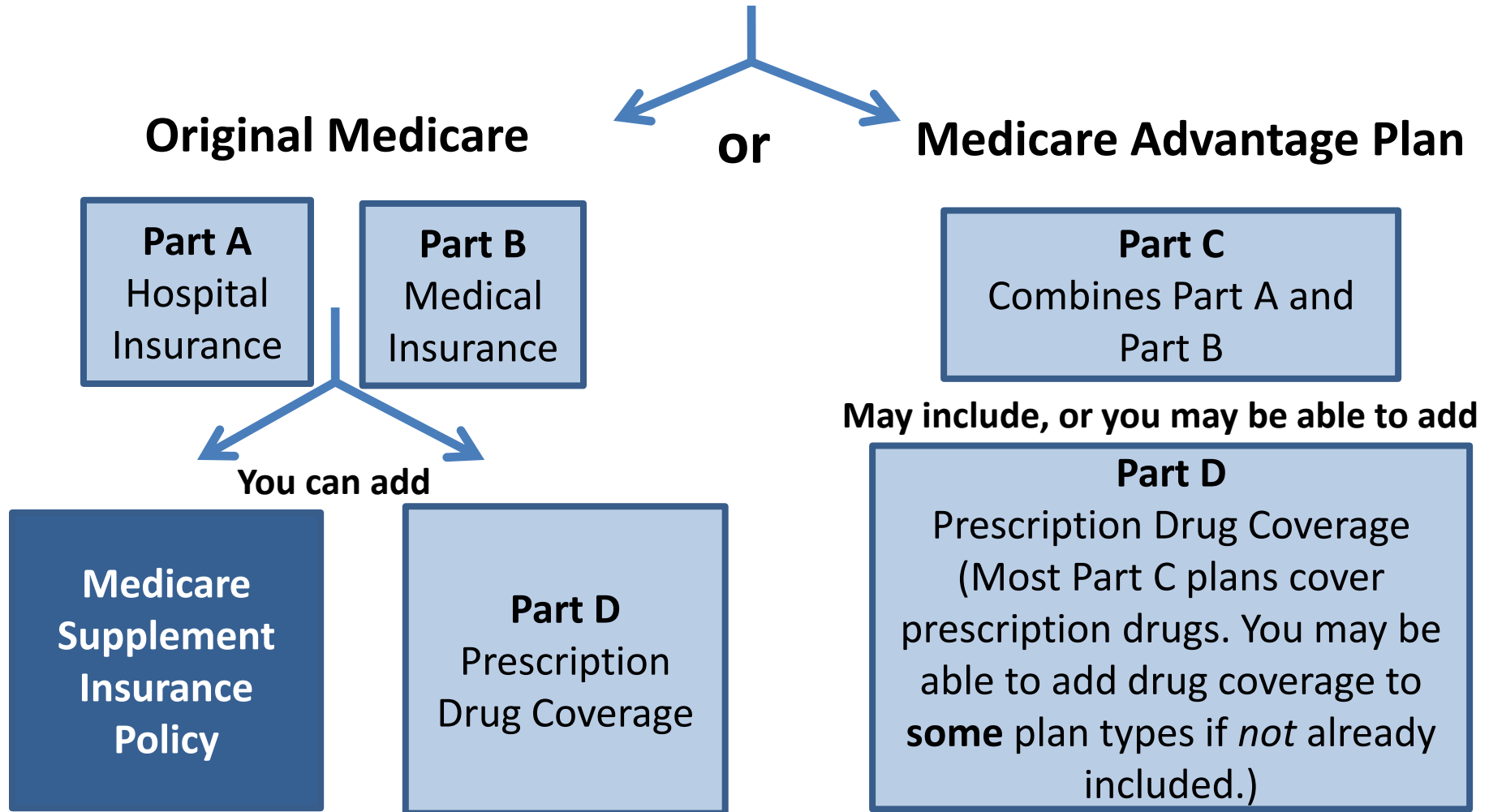


Original Medicare Plan: Supplemental Insurance

- **Medigap**
- **Employer group health plans**
- **Union plans**
- **Tricare for Life**
- **Medicaid**



Medicare Coverage Choices



Medicare Health Plan Choices

- Medicare managed care plans:
 - HMOs
 - Preferred Provider Organizations (PPOs)
 - Private Fee For Service Plans
 - Medical Savings Accounts



Other Medicare Health Plan Choices:

- **Work differently**
- **Plan covers all Medicare services**
- **Primary care doctor coordinates care**
- **Co-payments**
- **No need for a Medigap or supplemental policy**
- **Often offer extra benefits**

Who can join a Medicare Advantage Plan?

If you have Medicare, you can join a plan if:

- You have both Part A and Part B**
- You live in the service area of the plan**
- You do not have End-Stage Renal Disease**

Help Paying Drug Costs

Medicare Prescription Drug Program

- **Began January 1, 2006**
- **All people with Medicare are eligible to join**
- **Most people must choose and enroll in a plan to get coverage**
 - **If you have coverage through an employer or union, check with your benefits administrator**
 - **Many people with limited incomes and resources will get extra help**

Medicare Prescription Drug Coverage

- Join when first eligible, to pay lowest monthly premium
- **Annual Enrollment Period**
 - October 15 – December 7
 - Election becomes effective January 1
- Coverage and costs vary

Learn More: Contact Us by Phone

- 1-800-MEDICARE
(1-800-633-4227)
24 hours a day, **7** days
a week
- English or Spanish
- Hearing and speech
impaired
(1-877-486-2048)



Learn More: One-on-One Help With Your Choices

State Health Insurance Assistance Program

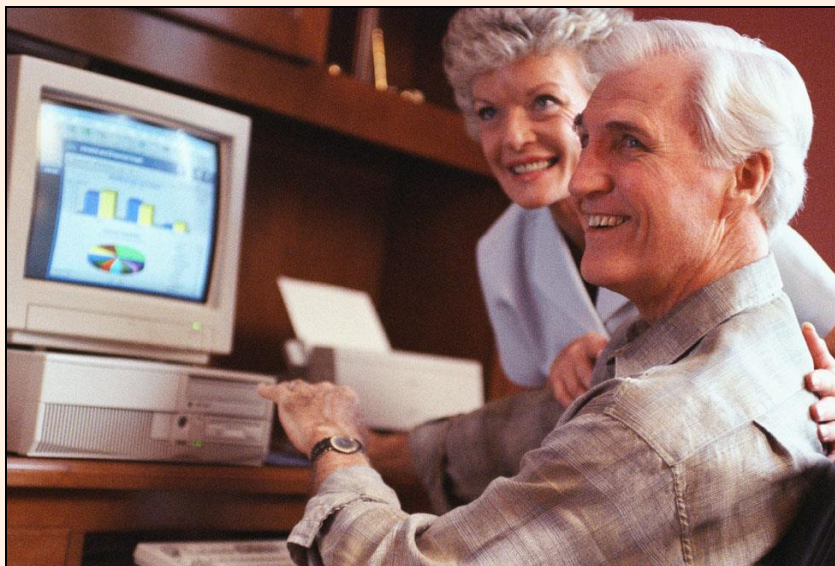
Provide free, objective
counseling and assistance
to Medicare beneficiaries
and their family members

**State Programs in
Missouri (CLAIM): 1-800-390-3330
Kansas (SHICK): 1-800-860-5260**



Learn More: Visit Us on the Web

www.medicare.gov



MyMedicare.gov

- **Newest online product available**
- **Allows beneficiaries to access personalized information**
 - Enrollments
 - Address on file
 - Preventive services eligibility
 - Recent claims filed with Medicare
- **Register on website**

Resources

- **www.opm.gov/healthcare-insurance/healthcare/medicare/coordination-of-medicare-and-fehb-benefits/**
- **www.opm.gov/healthcare-insurance/healthcare/medicare/**

Thank You

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